



#12/C
Attorney Docket 42141/101
9/30/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Richard T. McNamar et al.

Title: METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

Appl. No.: 09/578,508

Filing Date: 05/26/2000

Examiner: N. Subramanian

Art Unit: 3624

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Commissioner for Patents

PO Box 1450

Alexandria, Virginia 22313-1450

Sir:

Prior to further examination on the merits and responsive to the Final Office Action mailed May 4, 2004, applicants respectfully request reconsideration and examination of the above-identified application in view of the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 15 of this document.

Prior to examination on the merits, please amend the application as follows: